



PATENT
Customer Number 22,852
Attorney Docket No. 05793.3051-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Joseph D. LILLY et al.) Group Art Unit: 3692
Application No. 09/780,468) Examiner: Nguyen, NGA B
Filed: February 12, 2001) Confirmation No. 6389
For: SYSTEM AND METHOD FOR)
PROVIDING EXTRA LINES OF)
CREDIT)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the listed document on the attached PTO SB/08 Form. To the knowledge of the undersigned, this Information Disclosure Statement (IDS) is being filed before the mailing of a first Office Action after filing of a Request for Continued Examination under 37 C.F.R. § 1.114, for the above-referenced application.

A copy of the Office Action for the U.S. Patent Application No. 11/265,111 is enclosed. Copies of the U.S. patent publications are not enclosed.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claims in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to Deposit Account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: September 10, 2009

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